

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

William C Edwards II

Debtor(s)

Case No. 15-27452

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/11/2015.
- 2) The plan was confirmed on 10/09/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/19/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/06/2016.
- 5) The case was dismissed on 11/18/2016.
- 6) Number of months from filing to last payment: 12.
- 7) Number of months case was pending: 17.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$16,710.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$9,983.04
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$9,983.04**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,595.06
Court Costs	\$0.00
Trustee Expenses & Compensation	\$466.64
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,061.70**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CASHCITY LOANS	Unsecured	NA	2,099.77	2,099.77	0.00	0.00
CREDIT UNION 1	Unsecured	2,415.00	2,896.14	2,896.14	0.00	0.00
INTERNAL REVENUE SERVICE	Secured	26,591.20	25,854.04	25,854.04	3,958.05	581.42
INTERNAL REVENUE SERVICE	Priority	8,616.39	8,616.39	8,616.39	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	1,322.28	1,322.28	1,322.28	0.00	0.00
KENDALL COUNTY COLLECTOR	Secured	0.00	0.00	0.00	0.00	0.00
NATIONSTAR MORTGAGE LLC	Secured	42,692.42	735.43	735.43	735.43	0.00
NATIONSTAR MORTGAGE LLC	Secured	0.00	0.00	0.00	0.00	0.00
PERITUS PORTFOLIO SERVICES II/WE	Unsecured	9,847.00	13,361.85	13,361.85	0.00	0.00
USAA INSURANCE/WILBER LAW FIR	Unsecured	3,000.00	NA	NA	0.00	0.00
VERIZON	Unsecured	1,447.00	NA	NA	0.00	0.00
WILBER LAW FIRM PC/AFNI INS SRV	Unsecured	2,995.00	NA	NA	0.00	0.00
HEALTHCARE CTRS OF MORRIS HOS	Unsecured	15.00	NA	NA	0.00	0.00
MORRIS HOSPITAL	Unsecured	108.00	NA	NA	0.00	0.00
PHYSICIANS OF MORRIS HOSPITAL	Unsecured	75.00	NA	NA	0.00	0.00
1STPROGRESS/1STEQUITY	Unsecured	82.00	NA	NA	0.00	0.00
AFNI INSURANCE SERVICES	Unsecured	3,235.00	NA	NA	0.00	0.00
AGHA MEDICAL INC	Unsecured	1,084.00	NA	NA	0.00	0.00
COMENITY BANK/CARSONS	Unsecured	179.00	NA	NA	0.00	0.00
SECURITY CREDIT SERVICES LLC	Unsecured	2,551.00	2,551.50	2,551.50	0.00	0.00
SUMMERFIELD COMMUNITY ASSOC	Secured	2,566.75	2,566.75	2,566.75	572.55	73.89
US DEPARTMENT OF EDUCATION	Unsecured	0.00	0.00	0.00	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	0.00	0.00	0.00	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$735.43	\$735.43	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$28,420.79	\$4,530.60	\$655.31
<b>TOTAL SECURED:</b>	<b>\$29,156.22</b>	<b>\$5,266.03</b>	<b>\$655.31</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$8,616.39	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$8,616.39</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$22,231.54</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$4,061.70</u>
Disbursements to Creditors	<u>\$5,921.34</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$9,983.04</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/23/2017

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.